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**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH
CENTRAL DIVISION**

IN RE: SHAWN MARLIN MAKIN Debtor	CASE NO: 09-31365 Chapter 13 FILED ELECTRONICALLY JUDGE R. KIMBALL MOSIER
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TRUSTEE'S OBJECTION TO CONFIRMATION

KEVIN R. ANDERSON, Chapter 13 Trustee, hereby objects to confirmation of the Debtors' plan and in support thereof represents as follows:

1. The plan appears to improperly classify a secured claim as a "910-vehicle" claim that is not subject to § 506 (see § 1325(a)(9)). The plan should be amended to classify the claim as a general secured claim.
2. The Debtor(s) list on Schedule J an expense for homeowner's insurance, but it appears that the Debtor(s) are not actually incurring this expense. The Debtor(s) should either substantiate this expense or remove it from Schedule J.

THEREFORE, the Trustee objects to confirmation of the Debtors' plan. If the Debtor is unable to resolve the Trustee's objection by the confirmation hearing scheduled for December 29, 2009, the Trustee will move to dismiss or convert this case.

DATED: 12/01/2009

KRA /S/
KEVIN R. ANDERSON
CHAPTER 13 TRUSTEE

CERTIFICATE OF MAILING

The undersigned hereby certifies that true and correct copy of the foregoing Trustee's Objection to Confirmation was served upon all persons entitled to receive notice in this case via ECF notification or by U.S. Mail to the following parties on December 01, 2009:

SHAWN MARLIN MAKIN
138 GARDEN PARK
OREM, UT 84057

ROBERT S. PAYNE
ECF NOTIFICATION

/s/

Office of Chapter 13 Trustee